Umar Clark 1547 Riverwalk Trl Apt c Atlanta, GA 30349

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USPS CERTIFIED MAIL



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DELIABLY EACH

0003135064000010 Cap Auto Finance 7993 Preston Road Plano, TX 75024

मार्गिया, बढ़ाजर एकं राज्यार परिचार में एक एकंपरायकों के रहितार प्रोक्ता होती है। के राष्ट्रिय है। है वह है हा ए क्रिकेट का प्रति

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See Important Information Enclosed

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Data 07/27/2020

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DEBT VALIDATION LETTER

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Umar Clark					74"	. (nan-man-styles : '
1547 Riverwalk Trl Apt c						
Atlanta, Ga 30349						
20.1	4.4	^ .			100	
Dear Capital One Auto Finance			٠.			
This letter is being sent to you in re	sponse to:	٠.	•		÷	
					,	
Check One (1)						•
■ - Notice sent to me on 07/07/		<u> 20</u>				
☐ - Response to a listing on my Gre	edit Report.				-	
Re advised this is not a refusal to o	av hut a notiča	ent numuai	nt to the	Fair C	aht Calle	ection

Be advised this is <u>not</u> a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g stating your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above-named Title and Section. I respectfully request your offices provide me with competent evidence that I have any legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action may constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not he sitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following. Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

Sincerely,

CEASE AND DESIST

I would also like to request, in writing, that no further telephone contact be made by your offices to my home or to my place of employment. If your offices continue to attempt telephone communication with me it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter.

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It would be advisable that you and your client assure that your records are in order before I am forced to take legal action.

CREDITOR/DEBT COLLECTOR DECLARATION

Please provide all of the following information within 30 days from the date of your recei	ntion and sub pt of this req	mit the approuest for valid	opriate forn ation.	ns and pap	erwork
Name and Address of Alleged Creditor:			Same and the same		
Name on File of Alleged Debtor:	The second secon	A Company of the Comp	Committee of the Commit	**************************************	i jedanski se Venjegovi se sekt
Alleged Account #:	and the first of the second se		64.1 	en e	
Address on File for Alleged Debtor:		hashing a disclaring the service of			
Amount of Alleged Debt:		e i de la companya d La companya de la co	eng mengunian kanada dan dan pengunian kenada dan dan dan dan dan dan dan dan dan		
Date (that this alleged debt became payable	and the first State Blood of an effect, 1966	um um en	in en alle major en en eje per de la vina en	terille standigsgebyenetw seervaliti is i set teglikeet al	
Date of Original Charge or Delinquency:	ender of the temporal of the second of the s	et a vera a transa tengan pengan pengan Tengah pengan	a tan the		
Vas this Debt assigned to a Debt Collector	or Purchase	d?	%	. An enhance of the state of th	
mount Paid if Debt was Purchased:		19. Ligg primer Call Alam Ann	restlendaria (n. j. r. j. r. r. n. r. estrança gelilleğekini negelil	*** ** ** ** ** **	
ommission for debt collector if collection et	forts are suc	cessful:			
		17.		ř	

REQUESTED INFORMATION

Please attach copies of the following:	· · · · · · · · · · · · · · · · · · ·
Agreement with your client that grants the authority to collect this alleged debt.	(Collection Agency Name)
 Signed agreement Debtor has made with Debt Collect a contractual obligation to pay Debt Collector. 	tor, or other verifiable proof Debtor has
Any agreement that bears the signature of Debtor, wh	erein agreed to pay Creditor.
 All statements while this account was open. 	in the second of
Have any insurance claims been made by any creditor regard	
PYES - INO	
Have any judgments been obtained by any creditor regarding	this account?
EYES - ENO	
Please provide the name and address of the bonding agent for Debt Collector), in case legal action becomes necessary:	ir <u>a Charle Charle of</u> (Name of
	and the second of the second o
The state of the s	<u>natura na papata de la 1978 de 1985 de la compositor de 1985 de</u> La compositor de 1985 de

Authorized Signature of Creditor:	Signification of the Commission of the Commissio
Date:	grand a stanton todaya stanton a nasa (**), maja a
You must return this completed form along with copies of all reother transfer agreements, which would establish your right to days from the date of your receipt of this letter.	equested information, assignments or
Your claim cannot and WILL NOT be considered if any portion returned with copies of all requested documents. This is a requested	n of this form is not completed and

Please allow 30 days for processing after I receive this information.

Than I was a map of the special States of th

Affidavit of Truth

STATE OF GEORGIA

ss.)

Nigword C

COUNTY OF CLAYTON

Notice to all, I, am that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name Clark, Umar, and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a Umar, Clarkand autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, who ever that may be, and I depose the following facts, so be it, now present:

Fact, the Fair Debt Collection Practices Act is intended to secure my right to privacy and my privacy has been breached so be it, and;

Fact, The Fair Debt Collection Practices Act is intended to protect consumers against abusive, and deceptive debt collection practices and I have been abused and deceived so be it;

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that Capital One Auto Finance is in Violation of 15 USC 1692b(5) 4 times.

Fact, affiant has proof in attachment labeled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692c.(1)

Fact, affiant has proof in attachment labelled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692e (11)

Fact, Affiant has proof in attachment labeled as Exhibit A that Capital One Auto Finance is in violation of 15 USC 1692g

Fact, affiant has proof in attachment labelled as Exhibit B that Capital One Auto Finance is inviolation of 15 USC 1692b.(5)

Fact, affiant has proof in attachment labeled Exhibit Bithat Capital One Auto Finance is in violation of 15 USC 1692b.(2)

Fact, affiant has proof in attachment labeled Exhibit B that Capital One Auto Finance is in violation of 15-USC 1692b:(2)

Fact, affiant has proof in attachment labeled Exhibit C that Capital One Auto Finance is in violation of 15 USC 1692b (5)

Fact, affiant has proof in attachment labeled Exhibit C that Capital One Auto Finance is in violation of 15 USC 1692f (8)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692b:(5)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692b (2)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692d.(2)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is inviolation of 15 USC 1692d (1)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692c.(1)

Fact, affiant has proof in attachment labeled Exhibit D that Capital One Auto Finance is in violation of 15 USC 1692c.(3)

Thank you.

I swear to all information provided herein, I do so under the penalty of perjuny that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it:

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

agent, d/b/a First Middle Last came before me today present as a flesh and blood living being (non entity/non debtor) under oath to the most high of creation only and provided the facts listed herein.

Sworn to affirmed by and subscribed before me on the 21 year 2020,

and common makes and a color of the contract o

Name UMar Clark
Ham Za Sebra

Notary Name

Notary Seal:

Hamza Sabrea NOTARY PUBLIC DeKalb County, GEORGIA My Commission Expires 12/26/2022 7 VIOLATION IS USC 16926.(S)

Account Number:

6204143181703

Vehicle:

17 DODGE RAM PROMASTE

ACCOUNT STATUS

CURRENT

YOUR MONTHLY AUTO STATEMENT

Statement Date: 07/07/2020

UMAR I CLARK

1547 RIVER WALK TRL APT C

ATLANTA GA 30349-5774"

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10/04/10/17 18 USC 16529.

Current Payment Due:

\$364.78

Past Due:

\$0.00

Late Fees:

\$0.00

Total Due:

\$364.78

Payment Due Date

TRANSACTION HISTORY

Transactions between 06/08/2020 - 07/06/2020

Date

Description

You have no transactions during this period.

MAKE A PAYMENT OR TO VIEW SCHEDULED PAYMENTS VISIT www.capitalone.com

15 usc 1692b. CE)

ACCOUNT INFO

Principal Balance:

\$17,225.67

Payoff Amount:

\$17,871.29

Payoff Good Through:

07/17/2020

Violation 15 USC 1692C C1)

Total

V10/9 +100 16926. (3)

V10/04/1092e.C11)

Please detach and return the portion below with your payment

PAYMENT OPTIONS

Pay or manage your account using our mobile app or online at www.capitalone.com

Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. Don't send cash.
- · Send your check with payment coupon in envelope provided.
- . Don't staple or paper clip your check to payment coupon.

Account Number:

6204143181703

Total Due:

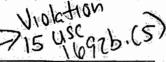
\$364.78

Due Date:

07/28/2020

Amount Enclosed: \$

UMAR I CLARK 1547 RIVER WALK TRUAPT ATLANTA, GA 30349-577



PAY ON THE GO.

Pay your bill securely and review transactions online or with the Capital One° mobile app.

Text ONE to 80101 to download the app. Messaging & Data rates may apply,

Capital One Auto Finance PO Box 60511 City of Industry, CA 91716-0511

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Violation 15 USC 1692b.(5) CAPITAL ONE, N.A.
P.O. BOX 85870
RICHMOND VA 23285-5870

UMAR I CLARK 1547 RIVER WALK TRE APT C ATLANTA GA 30349

> Case Reference Number: 020072721181388 CEPB File Number: 200727-5293166

Dear Umar I. Clark,

I am writing in response to your submission to the Consumer Financial Protection Bureau, regarding your Capital One Auto Finance ("COAF") account ending in -1703. This matter was forwarded to Capital One for research and response.

Per your request, we updated our records on July 29, 2020, to reflect your request that we not contact you by telephone. However, you will continue to receive correspondence required by law regarding your account. Please note, your request does not opt you out of marketing eampaigns.

Our records indicate you entered into the enclosed Retail Installment Sale Contract ("RIC") on May 30, 2018. The RIC sets forth the terms and conditions of our agreement, and explains your obligation to make payments to COAF. I have also enclosed a copy of your payment transaction history. The transaction history identifies the dates and amounts of all payments we have received, as well as all of the fees assessed on this account. In addition, it shows the allocation of each payment to principal, interest and fees.

While we understand you would like COAF to modify the information we are reporting for this account, we have confirmed we are accurately reporting this account to the National Consumer Reporting Agencies ("NCRAs") as 30 or more days past due for the months of November 2018, and December 2018. Our records confirm your payment due date of October 27, 2018, was not completed until December 5, 2018, making your account 34 days past due at month-end reporting on November 30, 2018. Likewise, your payment due date of November 27, 2018, was not completed until January 5, 2019, making the account 34 days past due at month-end reporting on December 31, 2018.

Our records further confirm we have responded accurately to all credit bureau disputes we have received regarding this account. Based on the results of our investigation into this matter,